

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: MARK JOSEPH KOSEK  
AKA: MARK KOSEK, MARK J. KOSEK  
CAROL LYN KOSEK  
AKA: CAROL KOSEK, CAROL L.  
KOSEK, CAROL LYNN KOSEK  
Debtor(s)

CHAPTER 13

JACK N. ZAHAROPOULOS  
CHAPTER 13 TRUSTEE  
Movant

CASE NO: 5-21-02442-MJC

MARK JOSEPH KOSEK  
AKA: MARK KOSEK, MARK J. KOSEK  
CAROL LYN KOSEK  
AKA: CAROL KOSEK, CAROL L.  
KOSEK, CAROL LYNN KOSEK  
Respondent(s)

**CERTIFICATION OF DEFAULT**

AND NOW on May 22, 2024, comes Jack N. Zaharopoulos, Standing Chapter 13 Trustee for the Middle District of Pennsylvania, through his attorney, Agatha R. McHale, Esquire, and certifies that the above named debtor(s) entered into a Stipulation to resolve the Trustee's Motion to Dismiss for Material Default and subsequently Debtor(s) defaulted on the stipulation by failing to:

- voluntarily dismiss their case within 5 days of the stipulation date.
- make the regular monthly payments to the trustee during the remaining term of the plan

As of May 22, 2024, the Debtor(s) is/are \$17457.00 in arrears with the last payment having been made on October 18, 2023.

In accordance with said stipulation, the case may be dismissed upon certification of the trustee without further notice or hearing.

Dated: May 22, 2024

Respectfully submitted,

/s/ Agatha R. McHale, Esquire

ID: 47613

Attorney for Trustee

Jack N. Zaharopoulos

Standing Chapter 13 Trustee

Suite A, 8125 Adams Drive

Hummelstown, PA 17036

Phone: (717) 566-6097

email: amchale@pamd13trustee.com

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CHAPTER 13 TRUSTEE  
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**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on May 22, 2024, I served a copy of this Certificate of Default on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

TULLIO DeLUCA, ESQUIRE  
381 N 9TH AVENUE  
SCRANTON PA 18504-

UNITED STATES TRUSTEE  
1501 NORTH 6<sup>TH</sup> STREET  
BOX 302  
HARRISBURG, PA 17102

Served by First Class Mail

MARK JOSEPH KOSEK  
CAROL LYN KOSEK  
18 CASEY AVE.  
OLD FORGE PA 18518-

I certify under penalty of perjury that the foregoing is true and correct.

Date: May 22, 2024

/s/ Tammy Life  
Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)